Older homeowners: funding repairs, improvements and adaptations

Age Scotland Information and Advice
Inside this factsheet

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Introduction</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Help from the local Council - Repairs and Improvements</td>
<td></td>
</tr>
<tr>
<td>2.1</td>
<td>How to apply to the council</td>
<td></td>
</tr>
<tr>
<td>2.2</td>
<td>The grant or loan</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Adaptations - grants for people with disabilities</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>Types of work covered by a grant for adaptations</td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Applying for a grant for adaptations</td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>The amount of grant</td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Conditions of grant and other rules</td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>VAT</td>
<td></td>
</tr>
<tr>
<td>3.6</td>
<td>Care and Repair</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Help with heating and insulation</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Financial help from other sources</td>
<td></td>
</tr>
<tr>
<td>5.1</td>
<td>The Scottish Welfare Fund</td>
<td></td>
</tr>
<tr>
<td>5.2</td>
<td>Charities</td>
<td></td>
</tr>
<tr>
<td>5.3</td>
<td>Taking out a loan</td>
<td></td>
</tr>
<tr>
<td>5.4</td>
<td>Pension Credit and help with interest payments</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Useful contacts</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Further Information</td>
<td></td>
</tr>
</tbody>
</table>
1 Introduction

It is common to think that there is no help available to put towards costs for repairs or adaptations if you are a homeowner, but depending on your circumstances there may be assistance that could really improve everyday life for you or someone you live with. This leaflet covers the most important points to consider but if you would like to talk to us about your own individual circumstances, give us a call at Silver Line Scotland and we can talk you through your options.

2 Help from the local Council - Repairs and Improvements

There is no automatic right to a grant from the Council for the costs of repairs and improvements, for example, to rewire electrics. The only mandatory grant assistance from Councils is for adaptations for people with disabilities (see section 3).

Repair or improvement grants may be available from some Councils but these are now unusual. Grants may only be available to support work which the Council considers to be a high priority or in cases of serious hardship. Each Council has discretion to set its own rules. Some Councils may offer low-interest loans.

Councils must produce and make available a “Scheme of Assistance”. This is a document which sets out the Council’s housing priorities, including any grants or loans which the Council will provide; this information should be available on the Council’s website. For example, a Council may decide that grants may be available for those properties which are below a tolerable standard. For a house to meet the tolerable standard (as defined by the Scottish Government) it has to –

- Be structurally stable;
- Be substantially free from rising or penetrating damp;
- Have satisfactory provision for natural and artificial lighting, for ventilation and for heating;
- Have satisfactory thermal insulation;
- Have an adequate piped supply of wholesome water available within the house;
• Have a sink provided with a satisfactory supply of both hot and cold water within the house;
• Have a water closet or waterless closet available for the exclusive use of the occupants of the house and suitably located within the house;
• Have a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water and suitably located within the house;
• Have an effective system for the drainage and disposal of foul and surface water;
• If the house has an electricity supply, the electrical installation is adequate and safe to use
• Have satisfactory facilities for the cooking of food within the house; and
• Have satisfactory access to all external doors and outbuildings.

To meet the tolerable standard a house must comply with all the criteria.

Where no grants are available, Councils may provide information, advice and practical assistance to those who need it. Councils have to provide assistance where you have been served with a works notice requiring you to undertake certain works within a specified timescale.

2.1 How to apply to the council

If grants or loans are available and you wish to apply you should contact your Council and ask for an application form or download one from their website. If you need help filling in the form contact your local Care and Repair service, Council or Citizens Advice Bureau.

Once you have handed in the form you should notify the Council of any changes to your situation.

2.2 The grant or loan

• The amount of any grant or loan given will depend on the cost of the works (sometimes called the approved expense),
• If you want to move house after the works have completed you may not need to pay the grant back as the conditions of grant would normally pass to a new owner. If you obtained a loan it is more likely this would need to be repaid in full to the Council when you move.
• If the costs of the works go up you can apply for more money but the Council will not always be obliged to pay more.
The Scheme of Assistance should describe how much interest you would be expected to pay on a loan from the council, how long you need to make payments for and whether it is secured on your home.

3 Adaptations - grants for people with disabilities

Adaptations make homes more suitable for disabled people and can include, for example, widening doors and providing stair lifts:

- Councils have a general duty to provide assistance to make a house suitable for a disabled person where the house is their main residence. Councils are obliged to give mandatory grants for work where the house lacks a standard amenity (such as sink, wash basin or shower). The scope of the mandatory grant also includes most essential structural adaptations which are permanent. For example, widening of doors. However, work to extend property is at the discretion of the local council (see section 2.1).
- The minimum grant is 80%. This may increase to 100% of the approved expense or costs depending on whether you are in receipt of certain benefits (see section 2.4).
- There is a duty on local councils to ensure that where essential adaptation work is not being covered by the grant, owners receive advice on funding the work.
- There is no standard national means test of resources. It is up to local Councils to assess an applicant's contribution (if any).
- There is no maximum value of the work that can be undertaken.
- The social work department can provide small items of equipment and temporary adaptations not covered by an adaptations grant, like grab rails or bath seats.

3.1 Types of work covered by a grant for adaptations

Grants can be given for a wide range of work to make a house suitable for a disabled person. For example:

- providing a permanent concrete ramp to make it easier for you to get into and out of your home, and
- providing suitable bathroom and kitchen facilities that you can use independently
The Council's Scheme of Assistance should explain the circumstances in which they are prepared to offer financial assistance.

3.2 **Applying for a grant for adaptations**

The application is usually to the housing or social work department. Since the Council as a whole that has these duties, the arrangements may vary between Councils.

The process normally starts with a visit from an occupational therapist. They will assess your disability, assess your needs and make recommendations on what work needs doing.

There can be lengthy delays in applying for a grant for adaptations; this could be because there is a long waiting list for an assessment by an occupational therapist, or because the local council is short of money. You should not have to wait for an unreasonable amount of time. If there is a Care and Repair service in your area you should contact them for advice and possible assistance.

3.3 **The amount of grant**

The minimum grant is 80% of approved works costs or expense. To qualify for 100% disabled adaptation grant you or someone residing with you needs to be in receipt of one of the four income replacement benefits; -

- Income Support
- Income based Job Seeker’s Allowance (JSA)
- Pension Credit (guarantee element), or
- Income Related Employment and Support Allowance (ESA)

*Some welfare benefits are changing, contact your council for information about their scheme of assistance if you are claiming a new benefit such as Universal Credit.*

Your income and capital are likely to be means tested to work out whether maximum grant funding is appropriate.

The precise testing method is now up to the discretion of your Council although this is likely to take into account any benefits you receive, any dependent children you have and so on.
3.4 **Conditions of grant and other rules**

Where you own your home and a grant is paid to you, certain conditions apply to your home for ten years. The house must remain your main private dwelling and it must be kept in a good state of repair.

The local council can require that you repay all, or part of the grant if these conditions are not met. Local councils have the discretion to add any further conditions they wish. These conditions will be recorded on your title deeds in the Register of Sasines or Land Register. There is an administrative charge for this which is usually taken out of the grant award.

If you move home within the next ten years you would not normally be required to pay grant back since the conditions of grant will pass to the new owner.

If you need another grant, you can’t usually get a second one within a ten year period, but if you can convince the council that there are exceptional circumstances such as an unpredictable deterioration in the disabled person’s condition they might agree to consider a further grant.

3.5 **VAT**

There is no VAT charged when purchasing some types of equipment which are specifically designed (or adapted) to help someone who:

- has a long-term illness or disability and
- needs the equipment for their daily use

In addition, there may be no VAT payable on the costs of servicing or maintaining these types of equipment.

Ask about this VAT exemption when buying or ordering equipment from the supplier to confirm whether it will apply to your purchase. You will need to sign a form declaring that you have a long-term illness or disability.

Further information on VAT exemption is provided on the HMRC website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and search for “VAT reliefs for disabled people”.

Copies of this leaflet and further advice should also be available from your local VAT office. To find their contact details, see under ‘HM Customs and Excise’ in your local telephone directory, or call the helpline: 0300 123 1073 (national rate).
3.6 Care and Repair

Care and Repair services help older homeowners, crofters and disabled people to arrange repairs and improvements to their homes. They can advise on all the possible sources of assistance available locally, as well as helping you through the various stages of getting the work done. Some services are able to offer practical help, for example:

- help you work out what repairs or adaptations need to be done,
- apply for housing grants or loans,
- recommend builders and get estimates, or
- project manage the work

Some projects operate a Handyperson Service which involves somebody undertaking straightforward work in your home such as changing light bulbs or unblocking a sink.

Services vary between council areas, some services are free and others are means tested or involve payment of a fee.

For contact information see section 5.

4 Help with heating and insulation

The Scottish Government Home Energy Efficiency Programmes makes grants available to eligible groups for:

- the installation of central heating and other energy efficiency measures such as insulation, and
- a benefits check, tax credit check and free advice and home energy check

To find out more, you can ring the Home Energy Scotland 0808 808 2282. Further information is available in Age Scotland’s Factsheet 1s, Help with heating.
5 Financial help from other sources

5.1 **The Scottish Welfare Fund**

From the 1st of April 2013 some of the responsibilities of the Department for Work and Pension’s (DWP) Social Fund became the responsibility of the Scottish Welfare Fund. The changes affected the DWP’s Community Care Grants and Crisis loans for living expenses.

The Scottish Welfare Fund is administered by local councils. There is national guidance for councils, but there are some differences in the way the Fund is administered locally.

For information about your local council’s procedures, check the council’s website or call them and ask how the scheme works in your area. If you call Silver Line Scotland, we will find out how you can apply locally.

The council may provide help from the fund as cash, goods, vouchers or travel tickets. There are some things the Scottish Welfare Fund cannot help you with, including educational costs, court expenses, a television or TV licence, debts, a medical need or holidays.

5.2 **Charities**

There may be charities or trust funds which can help towards the cost of smaller repair work. Your local library, council or Citizens Advice Bureau may know of some local charities or trusts. The organisations ‘Charity Search’ and ‘Turn2us’ can also provide information on sources of funding.

5.3 **Taking out a loan**

If you need a commercial grant or loan you should get independent advice about your options for funding the work you need to do.

If you are not clear about what you could afford on your budget contact the Money Advice Service by visiting their website at www.moneyadviceservice.org.uk or call 0300 500 5000 for guidance on how to work out your budget.
You can find an Independent Financial Adviser in the phone book or through www.unbiased.co.uk.

Your local Care & Repair may be able to provide information about how to have the cost of the work properly assessed (you should get more than one estimate or quote for this) and about what sources of funding could be available locally.

5.4 **Pension Credit and help with interest payments**

If you receive the guarantee element of Pension Credit you may be able to get assistance with the interest payments on loans taken out for some repairs but in general, interest payments on loans will only be eligible for assistance where works are carried out to ensure that the home is not below the tolerable standard.

The rules about assistance to cover interest payments are complicated and you should get advice about your benefits before taking out a loan.

6 **Useful contacts**

**Silver Line Scotland** is the confidential, free-phone helpline for older people in Scotland, open 24 hours a day, every day of the year. It provides information, friendship and advice to older people and those seeking advice on how best to support older friends and family members.

Tel: 0800 4 70 80 90
www.ageuk.org.uk/scotland/about-us/silver_line_scotland

**Care and Repair Scotland** offers advice and assistance to enable people to repair, improve or adapt their homes. The provision of advice and information is a central part of Care and Repair’s role, as well as providing practical assistance with grant applications and co-ordinating repairs. Care and Repair is a home-based and personalised service, which puts the client in control of decisions. Call Silver Line Scotland or Care and Repair headquarters (below) for contact details of your local office.

135 Buchanan Street
Suite 2.5
Glasgow
G1 2JA
Tel: 0141 221 9879
Your local Citizens Advice Bureau (CAB) can help you access independent help and support. You can find your local CAB by calling Citizens Advice Direct or visiting the Citizens Advice Scotland website and entering your postcode.

Tel: 0808 800 9060

www.cas.org.uk/bureaux

Charity Search delivers a free service which helps older people in genuine financial need receive the support that may be available to them from a variety of charitable sources.

FREEPOST (BS 6610)
Avonmouth
Bristol
BS11 9TW
Tel: 0117 982 4060 (weekdays 10am-4pm)

www.charitysearch.org.uk

Elderly Accommodation Counsel (EAC) provides a wide range of housing advice aimed at older people.

3rd Floor
89 Albert Embankment
London SE1 7TP
Tel: 0800 3777070

www.eac.org

Home Energy Scotland is funded by the Scottish Government and provides a one-stop shop for energy saving advice and support and is the only source of impartial energy advice in Scotland.

Home Energy Scotland can:

- Give you advice on lowering your bills and simple steps to make your home warmer.
- Check your entitlement to benefits and tax credit check and whether you should be getting help from your fuel supplier.
- Check your entitlement to insulation for your home.
- Check whether you qualify for help with a new central heating system or boiler, draught-proofing, further insulation and help with energy efficiency.
SCAMS WARNING: Silver Line Scotland has had many calls from people who have been contacted by people who say they are working for a “Government” scheme. Don’t be taken in, call Home Energy Scotland on 0808 808 2282 for an official assessment of your rights.

**Scottish Public Services Ombudsman** is the service that looks at complaints about public services, such as local authority and health services.

You can approach the Ombudsman if you have used your council's complaint system and your local councillor, and are not satisfied with your response.

FREEPOST EH641

Edinburgh

EH3 OBR

Tel: 0800 377 7330

www.spso.org.uk

**Turn2us** is a charitable service which helps people access the money available to them through welfare benefits, grants and other help.

Their website has been designed to help you find appropriate sources of financial support, quickly and easily, based on your particular needs and circumstances.

Turn2us is part of Elizabeth Finn Care.

Tel: 0808 802 2000

www.turn2us.org.uk

**Your local council** will have its own charging policy it is useful to contact them to get a copy. Silver Line Scotland can find the contact details or you can find it in your phone book or by visiting their website.
7 Further Information

These other Age Scotland factsheets may be of use:

Factsheet 1s Help with heating
Factsheet 46s Paying for care & support at home

You can call us on 0845 125 9732 for a copy of our publications list or download copies from our website at www.agescotland.org.uk.

Silver Line Scotland 0800 4 70 80 90

Silver Line Scotland provides information, friendship and advice to older people, their relatives and carers. The helpline is open 24 hours a day, every day of the year.

0800 4 70 80 90 (from a landline)
0300 4 70 80 90 (from a mobile)

You can also contact us by textphone on 0845 226 5851.

If you need an interpreter call 0800 4 70 80 90 and simply state the language you need e.g. Hindi. Stay on the line for a few minutes and the Silver Line Scotland staff will do the rest.

Support our work

Every year, thousands of older people across Scotland benefit from the vital information and advice Age Scotland provides. If you would like to support this work and help improve the lives of older people in Scotland you can donate by:

- Giving us a call on 0845 833 0200 and ask for the fundraising team.
- Visit our website at www.agescotland.org.uk/donate.
- Complete the donation page over the page and return in an envelope to Age Scotland, Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR.

Across the UK

For information and advice in the rest of the UK:

In England contact Age UK Advice on 0800 169 65 65
www.ageuk.org.uk
In Wales contact Age Cymru on 0800 169 65 65
www.agecymru.org.uk

In Northern Ireland contact Age NI on 0808 808 7575
www.ageni.org.uk
Would you like to support Age Scotland?

Support Age Scotland with a gift to enable us to continue producing fact sheets like this and all our other vital work to help improve lives of older people in Scotland. Please complete the donation form below and return to:
Age Scotland
Freepost RSBS_KEHC-GBBC
160 Causewayside
Edinburgh
EH9 1PR

Alternatively, you can phone 0845 833 0200 or visit www.agescotland.org.uk.

I would like to donate £……………

☐ Cash/Cheque/Postal Order
I enclose a cheque/Postal Order made payable to: Age Scotland

☐ Card Payment
I wish to donate by (please tick) MasterCard ☐ Visa ☐ CAF ☐ Maestro ☐
Card Number: ☐☐☐☐/☐☐☐☐/☐☐☐☐/☐☐☐☐
Security Code: ☐☐☐ Issue Number: ☐☐ (Maestro Only)
Valid from: ☐☐/☐☐ Expiry Date: ☐☐/☐☐

Please see overleaf for Gift Aid information.
Gift Aid Declaration

Are you a UK Tax Payer?
If so, you can use Gift Aid to make your donations go further by ticking “Yes” below. If you Gift Aid your donation, the charity will continue to receive an additional 25p on every pound you give.

To qualify for Gift Aid, you must pay an amount of UK Income Tax and/or Capital Gains Tax for each tax year (6 April one year to 5 April the next) that is at least equal to the amount of tax that Age Scotland will reclaim on your gifts for that tax year.

☐ Yes, I want Age Scotland to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of UK income tax and/or capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year.

☐ No, I am not a UK taxpayer, and/or I do not wish to Gift Aid my donations.

Signature: ___________________________ Date: ___________________________

We may wish to contact you from time to time by either post or telephone, to provide you with information about our charity, services, or, to gather your opinion or views. On some occasions we may share your information with likeminded organisations. However, if you do not wish us to pass your details on, but are still happy to hear from us, please mark this box.

☐ If you prefer not to hear from Age Scotland, please mark this
Disclaimer and copyright information

This factsheet has been prepared by Age Scotland and contains general advice only which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Age Scotland does not accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Scotland.

This factsheet may be reproduced in whole or in part in unaltered form by Age Concern organisations and groups with due acknowledgement to Age Scotland. No other reproduction in any form is permitted without written permission from Age Scotland.
Age Scotland
0845 833 0200
info@agescotland.org.uk
www.agescotland.org.uk

Silver Line Scotland
0800 4 70 80 90

Age Scotland Enterprises
0800 456 1137 (Edinburgh)
0800 500 3159 (Glasgow)

www.facebook.com/agescotland
www.twitter.com/agescotland
www.youtube.com/agescotland